HOUSING MARKET INFORMATION

HOUSING NOW
Hamilton and Brantford CMAs

CANADA MORTGAGE AND HOUSING CORPORATION

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New Home Market

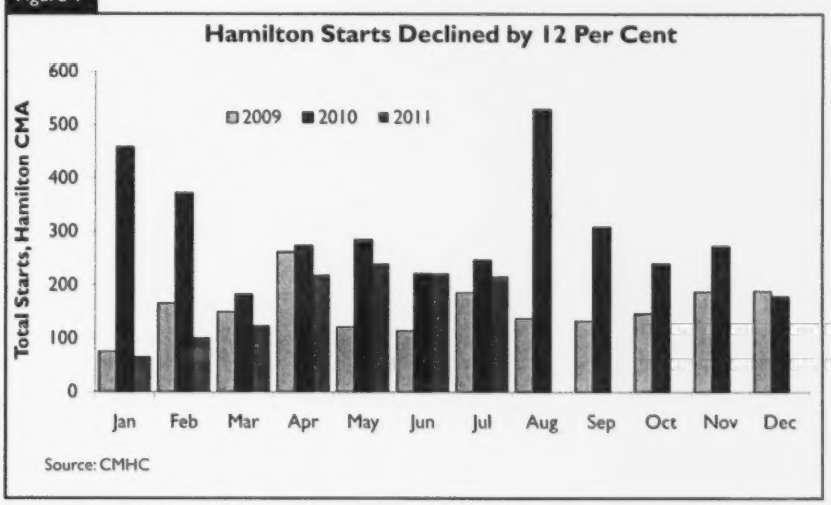
Fewer New Home Starts in July

Total starts in the Hamilton Census Metropolitan Area (CMA) declined by 12 per cent in July as compared to a year ago. The decline can be attributed to a 25 per cent decline of single-detached starts in the City of Hamilton and Grimsby. In the Brantford CMA, total starts declined by nearly half to just 22 starts.

Although starts were down in both Hamilton and Brantford, developments differed by submarket and also with respect to unsold inventories.

While there were fewer single-detached starts in the Hamilton CMA, single-detached starts still made up the vast majority of new home construction. Inventories of unsold single-detached homes were low in nearly all submarkets of the CMA, indicating these homes remain in high demand. In the popular

Figure 1



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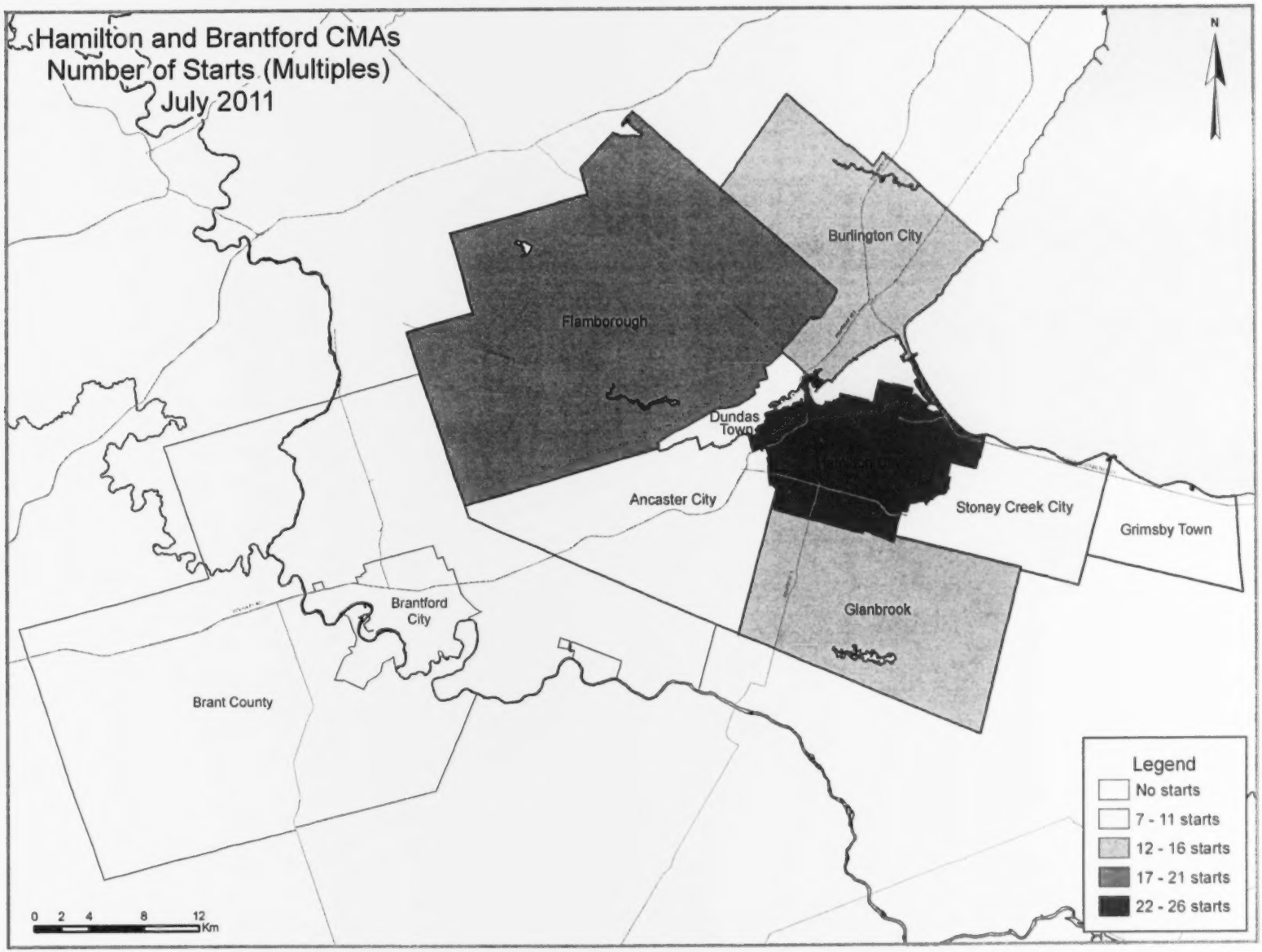
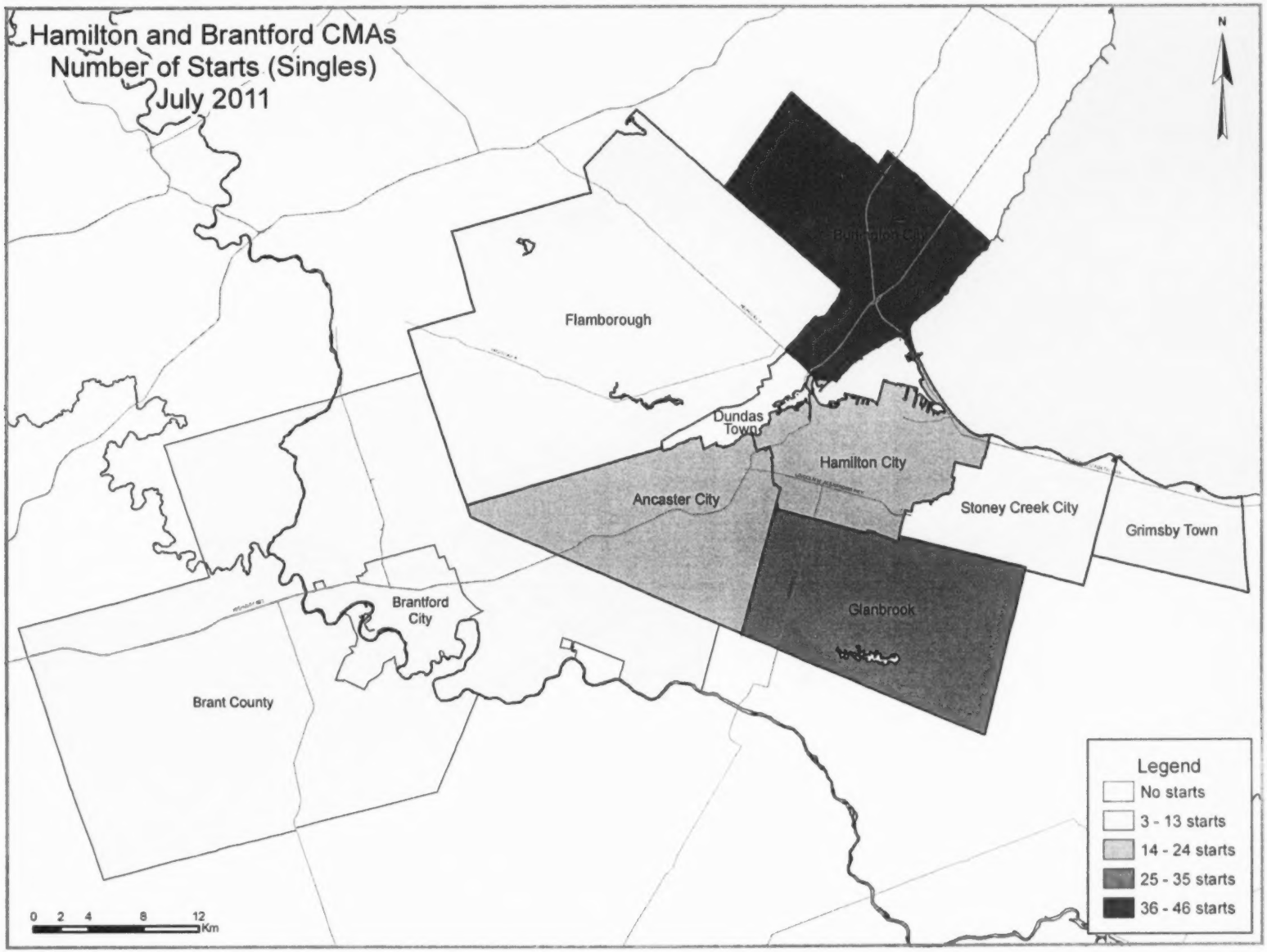
Burlington market, single-detached starts were on par with the number of these homes started in 2010, and there was just one home left unsold at the end of July. In the City of Hamilton, 80 new single-detached homes were started. Builders broke ground for over 40 per cent of them in the growing submarket of Glanbrook – the only submarket where starts this year are on track to outpace 2010 levels. In the Brantford CMA, while all 22 starts were of single-detached homes, 30 newly completed single-detached homes remained unsold at the end of July. In addition, 42 semi-detached homes, townhouses, and apartments were left unsold. The one-third increase in unsold inventory as compared to 2010 indicates challenging economic conditions in the Brantford CMA have put a damper on demand for new homes.

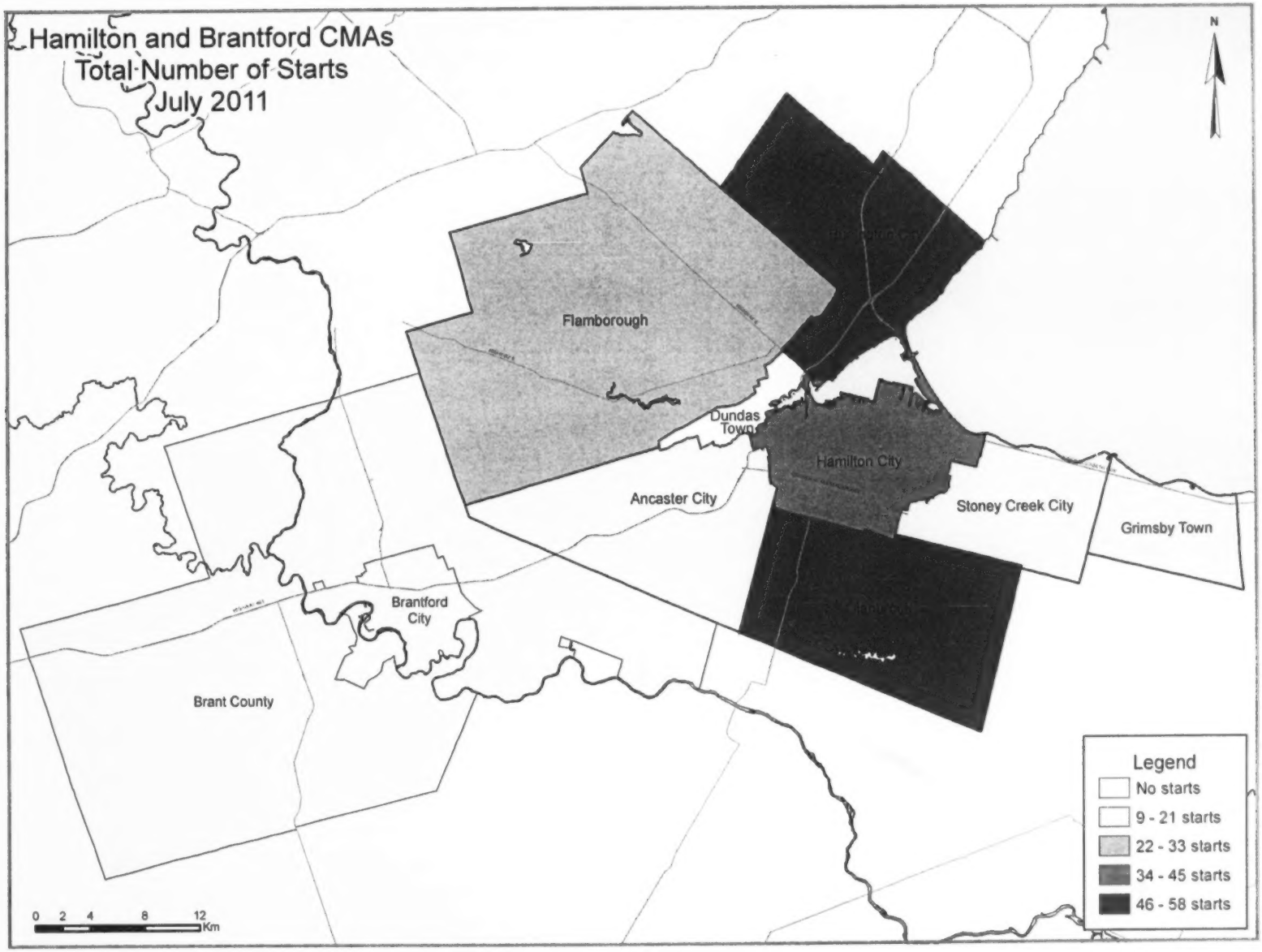
While starts of semi-detached homes, townhouses and apartments are significantly below 2010 levels for the year, there was an increase in July of these types of home starts. Townhouses accounted for 70 per cent of these starts in Flamborough and Glanbrook. Both of these submarkets have had a growing townhouse market in recent years.

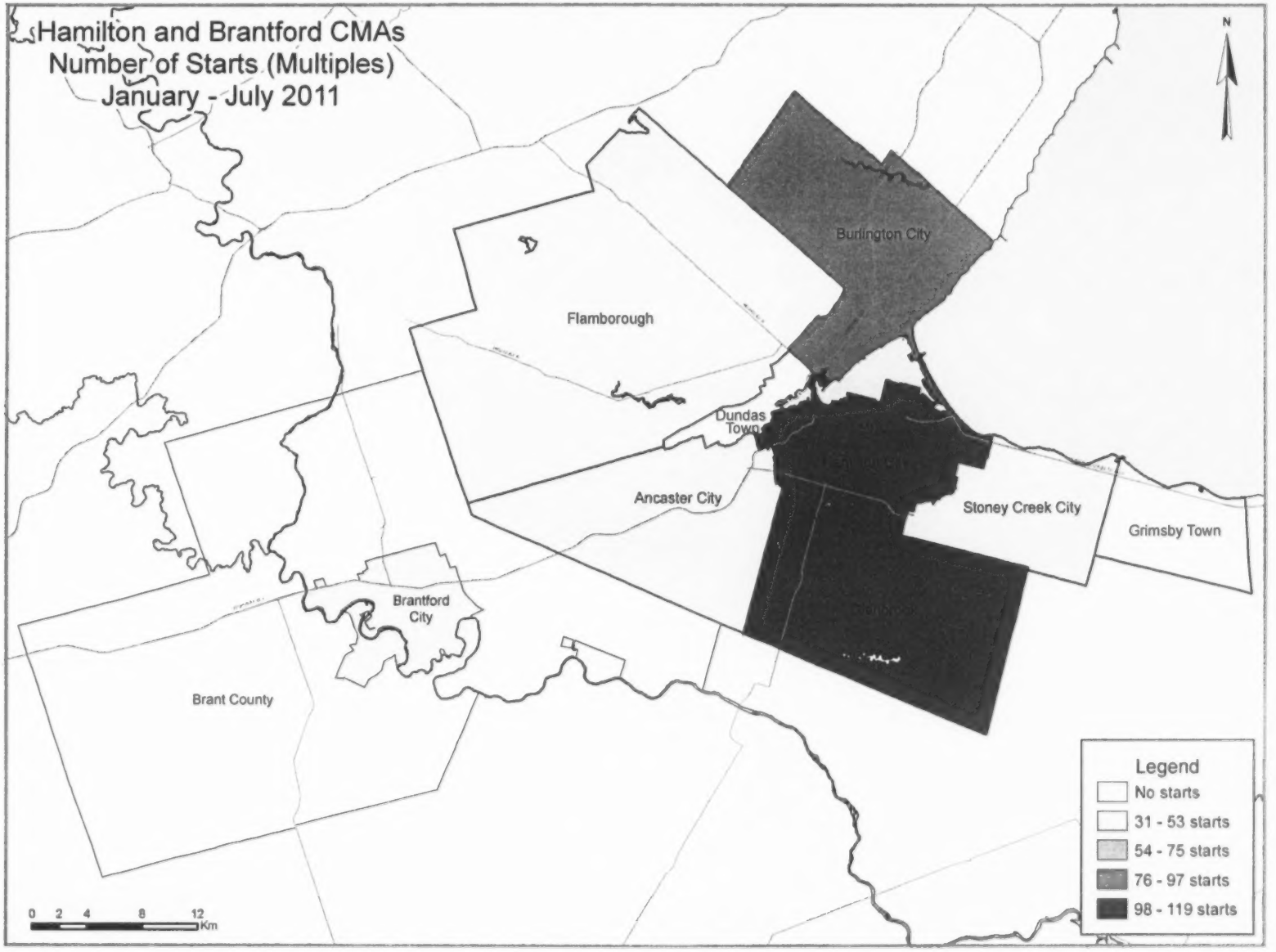
Figure 2

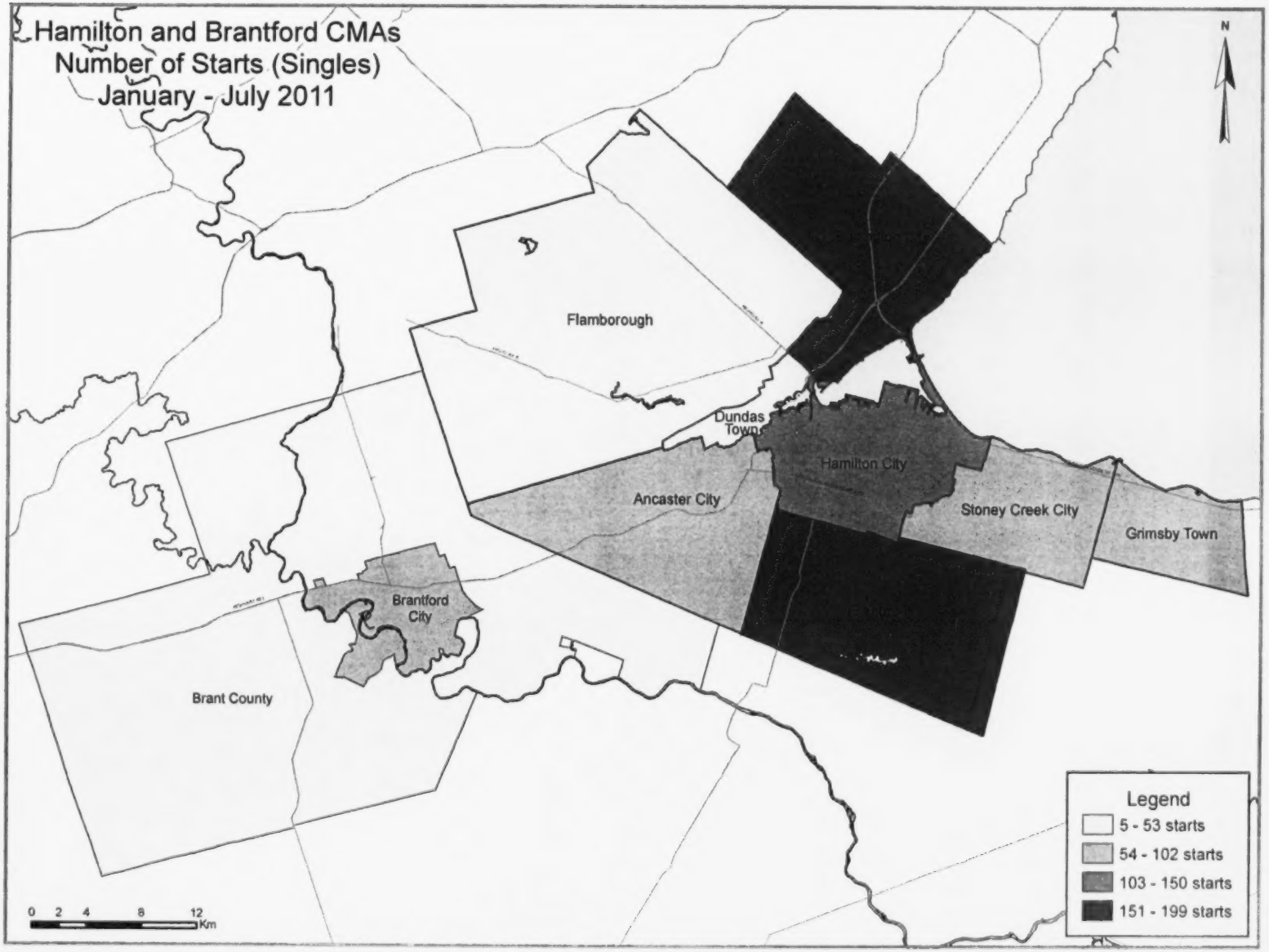
In Burlington, there were just 12 townhouses started. Also, there were two new rental apartment buildings started in Old Hamilton City.

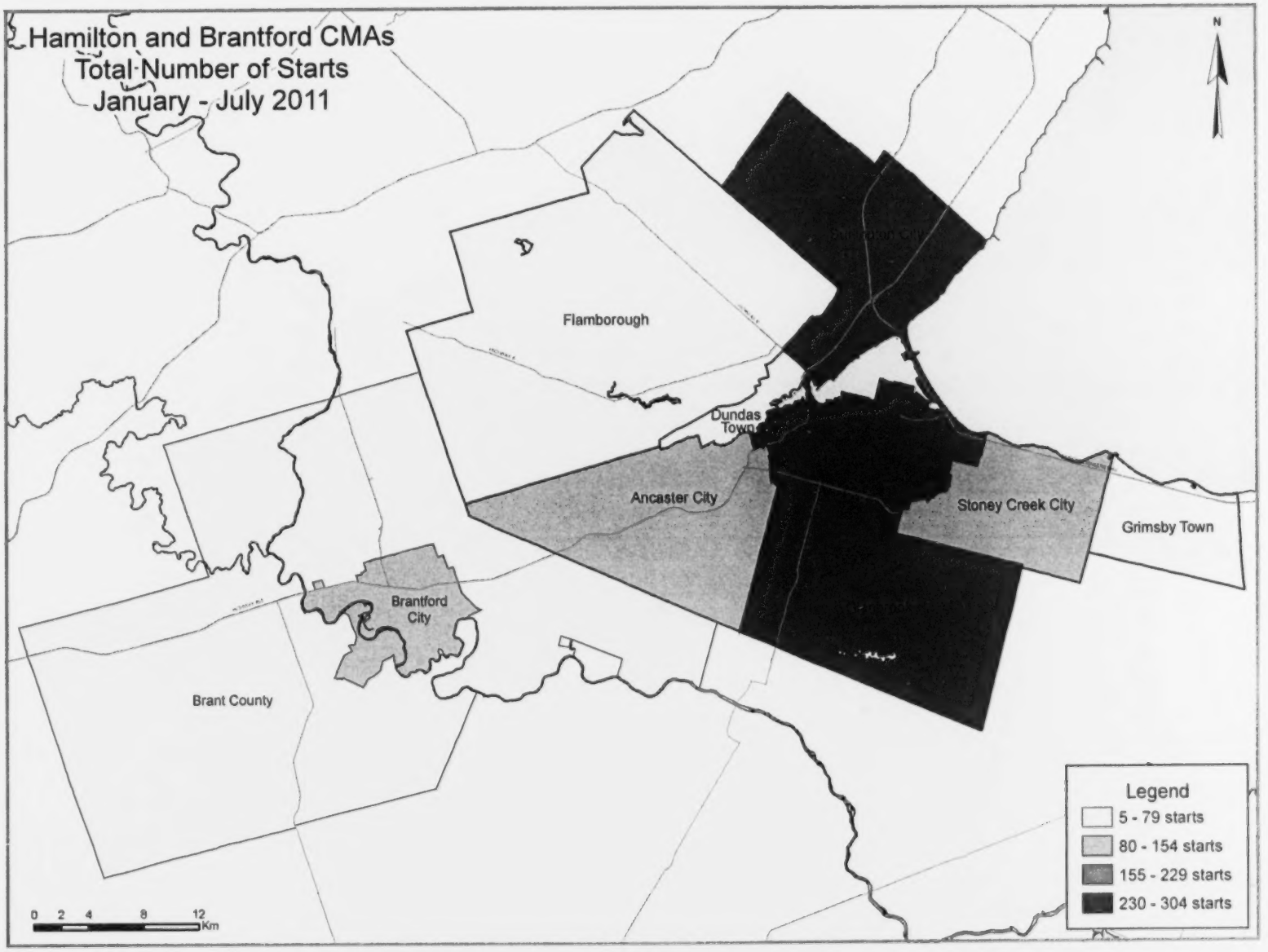

Hamilton and Brantford CMAs
Number of Starts (Multiples)
July 2011
N
Burlington City
Flamborough
Dundas Town
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant County
0 2 4 8 12 Km
Legend
No starts
7 - 11 starts
12 - 16 starts
17 - 21 starts
22 - 26 starts


Hamilton and Brantford CMAs
Number of Starts (Singles)
July 2011
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant County
0 2 4 8 12
Km
Legend
No starts
3 - 13 starts
14 - 24 starts
25 - 35 starts
36 - 46 starts


Hamilton and Brantford CMAs
Total Number of Starts
July 2011
N
Flamborough
Dundas
Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Brantford
City
Brant County
0 2 4 8 12
Km
Legend
No starts
9 - 21 starts
22 - 33 starts
34 - 45 starts
46 - 58 starts


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - July 2011
N
Burlington City
Flamborough
Dundas
Town
Ancaster City
Stoney Creek City
Grimsby Town
Brantford
City
Brant County
0 2 4 8 12
Km
Legend
No starts
31 - 53 starts
54 - 75 starts
76 - 97 starts
98 - 119 starts


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - July 2011
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Brantford City
Brant County
0 2 4 8 12 Km
Legend
5 - 53 starts
54 - 102 starts
103 - 150 starts
151 - 199 starts


Hamilton and Brantford CMAs
Total Number of Starts
January - July 2011
N
Flamborough
Dundas Town
Ancaster City
Stoney Creek City
Grimsby Town
Brantford City
Brant County
Legend
5 - 79 starts
80 - 154 starts
155 - 229 starts
230 - 304 starts
0 2 4 8 12
Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.1	Housing Activity Summary by Submarket
1.2	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Activity Summary of Hamilton CMA
July 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
July 2011	134	0	49	2	16	0	0	16	217
July 2010	181	18	47	0	0	0	0	0	246
% Change	-26.0	-100.0	4.3	n/a	n/a	n/a	n/a	n/a	-11.8
Year-to-date 2011	761	6	191	6	66	75	0	87	1,192
Year-to-date 2010	977	162	365	4	149	184	0	195	2,036
% Change	-22.1	-96.3	-47.7	50.0	-55.7	-59.2	n/a	-55.4	-41.5
UNDER CONSTRUCTION									
July 2011	817	16	392	6	141	530	2	476	2,380
July 2010	766	144	446	7	246	473	0	377	2,460
% Change	6.7	-88.9	-12.1	-14.3	-42.7	12.1	n/a	26.3	-3.3
COMPLETIONS									
July 2011	142	4	72	2	30	0	0	0	250
July 2010	148	16	34	2	68	0	0	0	268
% Change	-4.1	-75.0	111.8	0.0	-55.9	n/a	n/a	n/a	-6.7
Year-to-date 2011	855	74	331	9	90	0	0	63	1,422
Year-to-date 2010	762	128	174	6	383	275	1	82	1,811
% Change	12.2	-42.2	90.2	50.0	-76.5	-100.0	-100.0	-23.2	-21.5
COMPLETED & NOT ABSORBED									
July 2011	31	2	6	1	3	0	0	0	43
July 2010	34	9	21	9	5	11	0	0	89
% Change	-8.8	-77.8	-71.4	-88.9	-40.0	-100.0	n/a	n/a	-51.7
ABSORBED									
July 2011	144	4	72	2	30	0	0	58	310
July 2010	160	14	34	1	68	0	0	0	277
% Change	-10.0	-71.4	111.8	100.0	-55.9	n/a	n/a	n/a	11.9
Year-to-date 2011	839	74	346	13	90	11	0	182	1,555
Year-to-date 2010	761	120	176	5	383	277	1	0	1,723
% Change	10.2	-38.3	96.6	160.0	-76.5	-96.0	-100.0	n/a	-9.8

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1b: Housing Activity Summary of Brantford CMA
July 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
July 2011	22	0	0	0	0	0	0	0	22
July 2010	27	0	8	0	5	0	0	0	40
% Change	-18.5	n/a	-100.0	n/a	-100.0	n/a	n/a	n/a	-45.0
Year-to-date 2011	124	4	30	0	19	0	0	0	177
Year-to-date 2010	148	6	57	1	35	5	0	66	318
% Change	-16.2	-33.3	-47.4	-100.0	-45.7	-100.0	n/a	-100.0	-44.3
UNDER CONSTRUCTION									
July 2011	122	6	30	0	63	0	0	0	221
July 2010	113	6	45	1	44	5	0	66	280
% Change	8.0	0.0	-33.3	-100.0	43.2	-100.0	n/a	-100.0	-21.1
COMPLETIONS									
July 2011	22	0	6	0	7	0	0	0	35
July 2010	18	0	15	0	0	0	0	0	33
% Change	22.2	n/a	-60.0	n/a	n/a	n/a	n/a	n/a	6.1
Year-to-date 2011	152	4	6	0	31	0	12	0	205
Year-to-date 2010	119	2	18	1	38	0	0	0	178
% Change	27.7	100.0	-66.7	-100.0	-18.4	n/a	n/a	n/a	15.2
COMPLETED & NOT ABSORBED									
July 2011	30	1	6	0	27	2	6	0	72
July 2010	30	0	11	0	7	0	0	0	48
% Change	0.0	n/a	-45.5	n/a	**	n/a	n/a	n/a	50.0
ABSORBED									
July 2011	23	0	4	0	6	1	0	4	38
July 2010	12	0	5	0	3	0	0	0	20
% Change	91.7	n/a	-20.0	n/a	100.0	n/a	n/a	n/a	90.0
Year-to-date 2011	153	3	6	0	30	1	6	4	203
Year-to-date 2010	127	2	13	2	51	18	0	2	215
% Change	20.5	50.0	-53.8	-100.0	-41.2	-94.4	n/a	100.0	-5.6

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
July 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
City of Hamilton									
July 2011	78	0	49	2	4	0	0	16	149
July 2010	116	10	40	0	0	0	0	0	166
Former Hamilton City									
July 2011	16	0	10	0	0	0	0	16	42
July 2010	18	0	17	0	0	0	0	0	35
Stoney Creek City									
July 2011	7	0	7	0	0	0	0	0	14
July 2010	18	4	16	0	0	0	0	0	38
Ancaster City									
July 2011	18	0	0	2	0	0	0	0	20
July 2010	27	0	0	0	0	0	0	0	27
Dundas Town									
July 2011	0	0	0	0	0	0	0	0	0
July 2010	4	0	0	0	0	0	0	0	4
Flamborough									
July 2011	3	0	20	0	0	0	0	0	23
July 2010	5	6	0	0	0	0	0	0	11
Glanbrook									
July 2011	34	0	12	0	4	0	0	0	50
July 2010	44	0	7	0	0	0	0	0	51
City of Burlington									
July 2011	46	0	0	0	12	0	0	0	58
July 2010	42	8	7	0	0	0	0	0	57
Grimsby									
July 2011	10	0	0	0	0	0	0	0	10
July 2010	23	0	0	0	0	0	0	0	23
Hamilton CMA									
July 2011	134	0	49	2	16	0	0	16	217
July 2010	181	18	47	0	0	0	0	0	246
Brant County									
July 2011	13	0	0	0	0	0	0	0	13
July 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
July 2011	9	0	0	0	0	0	0	0	9
July 2010	20	0	8	0	5	0	0	0	33
Brantford CMA									
July 2011	22	0	0	0	0	0	0	0	22
July 2010	27	0	8	0	5	0	0	0	40

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
July 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
City of Hamilton									
July 2011	537	8	350	2	89	144	2	219	1,351
July 2010	508	46	415	7	211	156	0	195	1,539
Former Hamilton City									
July 2011	125	8	53	0	19	20	2	219	446
July 2010	108	6	64	0	51	32	0	195	457
Stoney Creek City									
July 2011	73	0	76	0	0	0	0	0	149
July 2010	65	8	36	0	0	0	0	0	109
Ancaster City									
July 2011	111	0	44	2	9	62	0	0	228
July 2010	110	6	112	2	65	62	0	0	357
Dundas Town									
July 2011	16	0	0	0	0	62	0	0	78
July 2010	10	2	0	5	17	62	0	0	96
Flamborough									
July 2011	30	0	51	0	0	0	0	0	81
July 2010	88	24	143	0	0	0	0	0	255
Glanbrook									
July 2011	182	0	119	0	61	0	0	0	362
July 2010	125	0	53	0	78	0	0	0	256
City of Burlington									
July 2011	234	8	42	0	40	386	0	257	967
July 2010	209	98	31	0	35	317	0	182	872
Grimsby									
July 2011	46	0	0	4	12	0	0	0	62
July 2010	49	0	0	0	0	0	0	0	49
Hamilton CMA									
July 2011	817	16	392	6	141	530	2	476	2,380
July 2010	766	144	446	7	246	473	0	377	2,460
Brant County									
July 2011	62	0	0	0	7	0	0	0	69
July 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
July 2011	60	6	30	0	56	0	0	0	152
July 2010	76	6	45	1	44	5	0	66	243
Brantford CMA									
July 2011	122	6	30	0	63	0	0	0	221
July 2010	113	6	45	1	44	5	0	66	280

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
July 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
City of Hamilton									
July 2011	108	0	34	1	20	0	0	0	163
July 2010	108	0	34	2	25	0	0	0	169
Former Hamilton City									
July 2011	28	0	10	0	20	0	0	0	58
July 2010	31	0	0	0	0	0	0	0	31
Stoney Creek City									
July 2011	15	0	5	1	0	0	0	0	21
July 2010	10	0	0	0	0	0	0	0	10
Ancaster City									
July 2011	23	0	7	0	0	0	0	0	30
July 2010	32	0	18	0	8	0	0	0	58
Dundas Town									
July 2011	4	0	0	0	0	0	0	0	4
July 2010	2	0	0	2	7	0	0	0	11
Flamborough									
July 2011	11	0	12	0	0	0	0	0	23
July 2010	11	0	16	0	0	0	0	0	27
Glanbrook									
July 2011	27	0	0	0	0	0	0	0	27
July 2010	22	0	0	0	10	0	0	0	32
City of Burlington									
July 2011	25	4	38	0	10	0	0	0	77
July 2010	18	16	0	0	43	0	0	0	77
Grimsby									
July 2011	9	0	0	1	0	0	0	0	10
July 2010	22	0	0	0	0	0	0	0	22
Hamilton CMA									
July 2011	142	4	72	2	30	0	0	0	250
July 2010	148	16	34	2	68	0	0	0	268
Brant County									
July 2011	0	0	6	0	3	0	0	0	9
July 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
July 2011	22	0	0	0	4	0	0	0	26
July 2010	17	0	9	0	0	0	0	0	26
Brantford CMA									
July 2011	22	0	6	0	7	0	0	0	35
July 2010	18	0	15	0	0	0	0	0	33

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
July 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
City of Hamilton									
July 2011	19	2	6	1	0	0	0	0	28
July 2010	20	0	16	2	0	0	0	0	38
Former Hamilton City									
July 2011	4	0	0	0	0	0	0	0	4
July 2010	1	0	0	0	0	0	0	0	1
Stoney Creek City									
July 2011	12	0	3	0	0	0	0	0	15
July 2010	14	0	13	0	0	0	0	0	27
Ancaster City									
July 2011	1	0	0	0	0	0	0	0	1
July 2010	2	0	0	0	0	0	0	0	2
Dundas Town									
July 2011	0	2	0	1	0	0	0	0	3
July 2010	0	0	0	2	0	0	0	0	2
Flamborough									
July 2011	1	0	0	0	0	0	0	0	1
July 2010	2	0	0	0	0	0	0	0	2
Glanbrook									
July 2011	1	0	3	0	0	0	0	0	4
July 2010	1	0	3	0	0	0	0	0	4
City of Burlington									
July 2011	1	0	0	0	3	0	0	0	4
July 2010	7	9	5	0	5	11	0	0	37
Grimsby									
July 2011	11	0	0	0	0	0	0	0	11
July 2010	7	0	0	7	0	0	0	0	14
Hamilton CMA									
July 2011	31	2	6	1	3	0	0	0	43
July 2010	34	9	21	9	5	11	0	0	89
Brant County									
July 2011	3	0	6	0	2	0	0	0	11
July 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
July 2011	27	1	0	0	25	2	6	0	61
July 2010	28	0	5	0	7	0	0	0	40
Brantford CMA									
July 2011	30	1	6	0	27	2	6	0	72
July 2010	30	0	11	0	7	0	0	0	48

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
July 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
City of Hamilton									
July 2011	110	0	34	1	20	0	0	0	165
July 2010	117	0	34	0	25	0	0	0	176
Former Hamilton City									
July 2011	31	0	10	0	20	0	0	0	61
July 2010	37	0	0	0	0	0	0	0	37
Stoney Creek City									
July 2011	13	0	5	1	0	0	0	0	19
July 2010	12	0	0	0	0	0	0	0	12
Ancaster City									
July 2011	24	0	7	0	0	0	0	0	31
July 2010	32	0	18	0	8	0	0	0	58
Dundas Town									
July 2011	4	0	0	0	0	0	0	0	4
July 2010	3	0	0	0	7	0	0	0	10
Flamborough									
July 2011	12	0	12	0	0	0	0	0	24
July 2010	11	0	16	0	0	0	0	0	27
Glanbrook									
July 2011	26	0	0	0	0	0	0	0	26
July 2010	22	0	0	0	10	0	0	0	32
City of Burlington									
July 2011	25	4	38	0	10	0	0	58	135
July 2010	18	14	0	0	43	0	0	0	75
Grimsby									
July 2011	9	0	0	1	0	0	0	0	10
July 2010	25	0	0	1	0	0	0	0	26
Hamilton CMA									
July 2011	144	4	72	2	30	0	0	58	310
July 2010	160	14	34	1	68	0	0	0	277
Brant County									
July 2011	0	0	4	0	1	0	0	0	5
July 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
July 2011	23	0	0	0	5	1	0	4	33
July 2010	10	0	4	0	3	0	0	0	17
Brantford CMA									
July 2011	23	0	4	0	6	1	0	4	38
July 2010	12	0	5	0	3	0	0	0	20

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2a: History of Housing Starts of Hamilton CMA
2001 - 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2010	1,746	242	743	7	192	435	2	195	3,562
% Change	95.7	86.2	**	16.7	-25.9	**	n/a	-26.1	91.5
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043
% Change	16.2	-35.4	31.0	-5.9	-23.5	-64.0	-91.0	-30.7	-3.2
2005	1,485	192	452	17	473	261	89	176	3,145
% Change	-25.3	24.7	-14.6	183.3	-26.2	-53.1	196.7	-5.9	-23.2
2004	1,989	154	529	6	641	557	30	187	4,093
% Change	14.2	67.4	-6.7	**	-3.8	**	n/a	**	25.6
2003	1,742	92	567	1	666	164	0	13	3,260
% Change	-22.6	13.6	-7.7	-87.5	5.0	47.7	-100.0	-86.3	-14.3
2002	2,251	81	614	8	634	111	3	95	3,803
% Change	22.4	-19.0	68.7	166.7	8.4	-76.1	n/a	n/a	13.0
2001	1,839	100	364	3	585	465	0	0	3,365

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Brantford CMA 2001 - 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2010	279	10	81	1	62	5	0	66	504
% Change	8.6	-28.6	**	0.0	106.7	n/a	n/a	**	59.0
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409
% Change	11.6	0.0	-100.0	-100.0	-59.8	n/a	-100.0	-94.8	-23.4
2005	320	2	10	11	117	0	13	58	534
% Change	-22.7	-66.7	42.9	n/a	112.7	n/a	n/a	n/a	10.8
2004	414	6	7	0	55	0	0	0	482
% Change	10.4	0.0	-36.4	-100.0	3.8	n/a	n/a	n/a	5.2
2003	375	6	11	13	53	0	0	0	458
% Change	-32.8	-83.3	175.0	160.0	15.2	-100.0	n/a	n/a	-34.6
2002	558	36	4	5	46	40	0	0	700
% Change	55.0	-21.7	-33.3	n/a	-27.0	n/a	n/a	n/a	47.4
2001	360	46	6	0	63	0	0	0	475

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
July 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	July 2011	July 2010	July 2011	July 2010	July 2011	July 2010	July 2011	July 2010	July 2011	July 2010	% Change
Hamilton CMA	136	181	0	18	65	47	16	0	217	246	-11.8
City of Hamilton	80	116	0	10	53	40	16	0	149	166	-10.2
Former Hamilton City	16	18	0	0	10	17	16	0	42	35	20.0
Stoney Creek City	7	18	0	4	7	16	0	0	14	38	-63.2
Ancaster City	20	27	0	0	0	0	0	0	20	27	-25.9
Dundas Town	0	4	0	0	0	0	0	0	0	4	-100.0
Flamborough	3	5	0	6	20	0	0	0	23	11	109.1
Glanbrook	34	44	0	0	16	7	0	0	50	51	-2.0
City of Burlington	46	42	0	8	12	7	0	0	58	57	1.8
Grimsby	10	23	0	0	0	0	0	0	10	23	-56.5
Brantford CMA	22	27	0	0	0	13	0	0	22	40	-45.0
Brant County	13	n/a	0	n/a	0	n/a	0	n/a	13	n/a	n/a
Brantford City	9	20	0	0	0	13	0	0	9	33	-72.7

Table 2.1: Starts by Submarket and by Dwelling Type
January - July 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	% Change
Hamilton CMA	767	981	6	164	257	512	162	379	1,192	2,036	-41.5
City of Hamilton	502	684	2	42	241	447	87	195	832	1368	-39.2
Former Hamilton City	111	151	0	6	32	61	87	195	230	413	-44.3
Stoney Creek City	60	94	2	8	38	34	0	0	100	136	-26.5
Ancaster City	97	152	0	2	31	110	0	0	128	264	-51.5
Dundas Town	5	22	0	0	0	8	0	0	5	30	-83.3
Flamborough	31	105	0	26	34	163	0	0	65	294	-77.9
Glanbrook	198	160	0	0	106	71	0	0	304	231	31.6
City of Burlington	199	198	4	122	16	65	75	184	294	569	-48.3
Grimsby	66	99	0	0	0	0	0	0	66	99	-33.3
Brantford CMA	124	149	4	6	49	92	0	71	177	318	-44.3
Brant County	40	n/a	0	n/a	0	n/a	0	n/a	40	n/a	n/a
Brantford City	84	112	4	6	49	92	0	71	137	281	-51.2

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
July 2011

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	July 2011	July 2010	July 2011	July 2010	July 2011	July 2010	July 2011	July 2010
Hamilton CMA	**65**	**47**	**0**	**0**	**0**	**0**	**16**	**0**
City of Hamilton	53	40	0	0	0	0	16	0
Former Hamilton City	10	17	0	0	0	0	16	0
Stoney Creek City	7	16	0	0	0	0	0	0
Ancaster City	0	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	20	0	0	0	0	0	0	0
Glanbrook	16	7	0	0	0	0	0	0
City of Burlington	12	7	0	0	0	0	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	**0**	**13**	**0**	**0**	**0**	**0**	**0**	**0**
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	13	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - July 2011

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Hamilton CMA	**257**	**512**	**0**	**0**	**75**	**184**	**87**	**195**
City of Hamilton	241	447	0	0	0	0	87	195
Former Hamilton City	32	61	0	0	0	0	87	195
Stoney Creek City	38	34	0	0	0	0	0	0
Ancaster City	31	110	0	0	0	0	0	0
Dundas Town	0	8	0	0	0	0	0	0
Flamborough	34	163	0	0	0	0	0	0
Glanbrook	106	71	0	0	0	0	0	0
City of Burlington	16	65	0	0	75	184	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	**49**	**92**	**0**	**0**	**0**	**5**	**0**	**66**
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	49	92	0	0	0	5	0	66

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
July 2011

Submarket	Freehold		Condominium		Rental		Total*	
	July 2011	July 2010	July 2011	July 2010	July 2011	July 2010	July 2011	July 2010
Hamilton CMA	183	246	18	0	16	0	217	246
City of Hamilton	127	166	6	0	16	0	149	166
Former Hamilton City	26	35	0	0	16	0	42	35
Stoney Creek City	14	38	0	0	0	0	14	38
Ancaster City	18	27	2	0	0	0	20	27
Dundas Town	0	4	0	0	0	0	0	4
Flamborough	23	11	0	0	0	0	23	11
Glanbrook	46	51	4	0	0	0	50	51
City of Burlington	46	57	12	0	0	0	58	57
Grimsby	10	23	0	0	0	0	10	23
Brantford CMA	22	35	0	5	0	0	22	40
Brant County	13	n/a	0	n/a	0	n/a	13	n/a
Brantford City	9	28	0	5	0	0	9	33

Table 2.5: Starts by Submarket and by Intended Market
January - July 2011

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Hamilton CMA	958	1,504	147	337	87	195	1,192	2,036
City of Hamilton	693	1,066	52	107	87	195	832	1,368
Former Hamilton City	135	209	8	9	87	195	230	413
Stoney Creek City	100	136	0	0	0	0	100	136
Ancaster City	123	234	5	30	0	0	128	264
Dundas Town	5	18	0	12	0	0	5	30
Flamborough	65	294	0	0	0	0	65	294
Glanbrook	265	175	39	56	0	0	304	231
City of Burlington	203	339	91	230	0	0	294	569
Grimsby	62	99	4	0	0	0	66	99
Brantford CMA	158	211	19	41	0	66	177	318
Brant County	40	n/a	0	n/a	0	n/a	40	n/a
Brantford City	118	174	19	41	0	66	137	281

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
July 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	July 2011	July 2010	July 2011	July 2010	July 2011	July 2010	July 2011	July 2010	July 2011	July 2010	% Change
Hamilton CMA	144	150	4	16	102	102	0	0	250	268	-6.7
City of Hamilton	109	110	0	0	54	59	0	0	163	169	-3.6
Former Hamilton City	28	31	0	0	30	0	0	0	58	31	87.1
Stoney Creek City	16	10	0	0	5	0	0	0	21	10	110.0
Ancaster City	23	32	0	0	7	26	0	0	30	58	-48.3
Dundas Town	4	4	0	0	0	7	0	0	4	11	-63.6
Flamborough	11	11	0	0	12	16	0	0	23	27	-14.8
Glanbrook	27	22	0	0	0	10	0	0	27	32	-15.6
City of Burlington	25	18	4	16	48	43	0	0	77	77	0.0
Grimsby	10	22	0	0	0	0	0	0	10	22	-54.5
Brantford CMA	22	18	0	0	13	15	0	0	35	33	6.1
Brant County	0	n/a	0	n/a	9	n/a	0	n/a	9	n/a	n/a
Brantford City	22	17	0	0	4	9	0	0	26	26	0.0

Table 3.1: Completions by Submarket and by Dwelling Type
January - July 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	% Change
Hamilton CMA	864	769	78	134	417	551	63	357	1422	1811	-21.5
City of Hamilton	654	549	26	16	313	412	63	51	1056	1028	2.7
Former Hamilton City	117	174	0	2	54	42	63	51	234	269	-13.0
Stoney Creek City	105	76	12	2	83	75	0	0	200	153	30.7
Ancaster City	250	136	0	10	26	89	0	0	276	235	17.4
Dundas Town	21	23	0	0	0	25	0	0	21	48	-56.3
Flamborough	58	44	14	2	92	20	0	0	164	66	148.5
Glanbrook	103	95	0	0	58	161	0	0	161	256	-37.1
City of Burlington	157	134	52	118	70	93	0	306	279	651	-57.1
Grimsby	53	86	0	0	34	46	0	0	87	132	-34.1
Brantford CMA	152	120	4	2	49	56	0	0	205	178	15.2
Brant County	42	n/a	0	n/a	12	n/a	0	n/a	54	n/a	n/a
Brantford City	110	79	4	2	37	50	0	0	151	131	15.3

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
July 2011

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	July 2011	July 2010	July 2011	July 2010	July 2011	July 2010	July 2011	July 2010
Hamilton CMA	102	102	0	0	0	0	0	0
City of Hamilton	54	59	0	0	0	0	0	0
Former Hamilton City	30	0	0	0	0	0	0	0
Stoney Creek City	5	0	0	0	0	0	0	0
Ancaster City	7	26	0	0	0	0	0	0
Dundas Town	0	7	0	0	0	0	0	0
Flamborough	12	16	0	0	0	0	0	0
Glanbrook	0	10	0	0	0	0	0	0
City of Burlington	48	43	0	0	0	0	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	13	15	0	0	0	0	0	0
Brant County	9	n/a	0	n/a	0	n/a	0	n/a
Brantford City	4	9	0	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - July 2011

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Hamilton CMA	417	551	0	0	0	275	63	82
City of Hamilton	313	412	0	0	0	51	63	0
Former Hamilton City	54	42	0	0	0	51	63	0
Stoney Creek City	83	75	0	0	0	0	0	0
Ancaster City	26	89	0	0	0	0	0	0
Dundas Town	0	25	0	0	0	0	0	0
Flamborough	92	20	0	0	0	0	0	0
Glanbrook	58	161	0	0	0	0	0	0
City of Burlington	70	93	0	0	0	224	0	82
Grimsby	34	46	0	0	0	0	0	0
Brantford CMA	37	56	12	0	0	0	0	0
Brant County	12	n/a	0	n/a	0	n/a	0	n/a
Brantford City	25	50	12	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
July 2011

Submarket	Freehold		Condominium		Rental		Total*	
	July 2011	July 2010	July 2011	July 2010	July 2011	July 2010	July 2011	July 2010
Hamilton CMA	218	198	32	70	0	0	250	268
City of Hamilton	142	142	21	27	0	0	163	169
Former Hamilton City	38	31	20	0	0	0	58	31
Stoney Creek City	20	10	1	0	0	0	21	10
Ancaster City	30	50	0	8	0	0	30	58
Dundas Town	4	2	0	9	0	0	4	11
Flamborough	23	27	0	0	0	0	23	27
Glanbrook	27	22	0	10	0	0	27	32
City of Burlington	67	34	10	43	0	0	77	77
Grimsby	9	22	1	0	0	0	10	22
Brantford CMA	28	33	7	0	0	0	35	33
Brant County	6	n/a	3	n/a	0	n/a	9	n/a
Brantford City	22	26	4	0	0	0	26	26

Table 3.5: Completions by Submarket and by Intended Market
January - July 2011

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Hamilton CMA	1,260	1,064	99	664	63	83	1,422	1,811
City of Hamilton	909	694	84	333	63	1	1,056	1,028
Former Hamilton City	131	176	40	93	63	0	234	269
Stoney Creek City	195	127	5	26	0	0	200	153
Ancaster City	273	176	3	58	0	1	276	235
Dundas Town	18	25	3	23	0	0	21	48
Flamborough	164	66	0	0	0	0	164	66
Glanbrook	128	123	33	133	0	0	161	256
City of Burlington	269	270	10	299	0	82	279	651
Grimsby	82	100	5	32	0	0	87	132
Brantford CMA	162	139	31	39	12	0	205	178
Brant County	48	n/a	6	n/a	0	n/a	54	n/a
Brantford City	114	92	25	39	12	0	151	131

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
July 2011

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $300,000		$300,000 - $349,999		$350,000 - $399,999		$400,000 - $449,999		$450,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Hamilton													
July 2011	9	8.3	18	16.7	34	31.5	21	19.4	26	24.1	108	387,950	403,134
July 2010	12	10.6	12	10.6	37	32.7	18	15.9	34	30.1	113	395,000	430,636
Year-to-date 2011	67	10.9	127	20.7	180	29.3	128	20.8	113	18.4	615	381,985	401,807
Year-to-date 2010	65	12.1	76	14.1	152	28.2	91	16.9	155	28.8	539	393,700	429,573
Former Hamilton City													
July 2011	0	0.0	5	17.2	12	41.4	8	27.6	4	13.8	29	392,455	401,994
July 2010	1	2.8	5	13.9	21	58.3	5	13.9	4	11.1	36	379,950	388,968
Year-to-date 2011	9	8.3	17	15.6	50	45.9	23	21.1	10	9.2	109	389,000	385,529
Year-to-date 2010	19	11.1	32	18.7	72	42.1	25	14.6	23	13.5	171	374,990	382,199
Stoney Creek City													
July 2011	2	14.3	3	21.4	6	42.9	2	14.3	1	7.1	14	366,900	373,186
July 2010	0	0.0	2	16.7	7	58.3	0	0.0	3	25.0	12	389,900	461,733
Year-to-date 2011	3	2.8	17	16.0	37	34.9	30	28.3	19	17.9	106	392,900	433,819
Year-to-date 2010	6	6.9	17	19.5	36	41.4	14	16.1	14	16.1	87	386,990	412,726
Ancaster City													
July 2011	0	0.0	2	8.7	6	26.1	3	13.0	12	52.2	23	450,000	455,070
July 2010	0	0.0	0	0.0	3	9.4	8	25.0	21	65.6	32	466,450	518,454
Year-to-date 2011	28	12.0	64	27.4	55	23.5	42	17.9	45	19.2	234	365,351	397,244
Year-to-date 2010	0	0.0	2	1.5	16	12.3	32	24.6	80	61.5	130	464,950	542,016
Dundas Town													
July 2011	0	0.0	0	0.0	0	0.0	0	0.0	4	100.0	4	--	--
July 2010	0	0.0	0	0.0	0	0.0	1	33.3	2	66.7	3	--	--
Year-to-date 2011	0	0.0	0	0.0	0	0.0	4	20.0	16	80.0	20	489,500	502,742
Year-to-date 2010	0	0.0	1	4.8	1	4.8	7	33.3	12	57.1	21	463,000	508,455
Flamborough													
July 2011	1	8.3	0	0.0	3	25.0	4	33.3	4	33.3	12	424,495	417,451
July 2010	3	37.5	0	0.0	2	25.0	1	12.5	2	25.0	8	--	--
Year-to-date 2011	7	14.0	2	4.0	16	32.0	11	22.0	14	28.0	50	400,990	404,211
Year-to-date 2010	16	47.1	0	0.0	4	11.8	2	5.9	12	35.3	34	352,450	434,023
Glanbrook													
July 2011	6	23.1	8	30.8	7	26.9	4	15.4	1	3.8	26	344,490	352,820
July 2010	8	36.4	5	22.7	4	18.2	3	13.6	2	9.1	22	326,500	339,832
Year-to-date 2011	20	20.8	27	28.1	22	22.9	18	18.8	9	9.4	96	353,122	373,784
Year-to-date 2010	24	25.3	24	25.3	23	24.2	11	11.6	13	13.7	95	349,990	355,109
City of Burlington													
July 2011	0	0.0	0	0.0	2	8.0	4	16.0	19	76.0	25	490,990	851,352
July 2010	0	0.0	0	0.0	1	5.6	8	44.4	9	50.0	18	448,995	482,270
Year-to-date 2011	0	0.0	0	0.0	6	3.8	23	14.6	128	81.5	157	500,000	841,145
Year-to-date 2010	0	0.0	0	0.0	3	2.2	46	34.3	85	63.4	134	453,990	578,485
Grimsby													
July 2011	0	0.0	2	20.0	2	20.0	3	30.0	3	30.0	10	423,900	450,209
July 2010	2	7.7	5	19.2	12	46.2	7	26.9	0	0.0	26	374,900	374,765
Year-to-date 2011	3	5.7	15	28.3	18	34.0	8	15.1	9	17.0	53	379,900	399,063
Year-to-date 2010	4	5.1	24	30.8	30	38.5	16	20.5	4	5.1	78	368,150	372,336

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
July 2011

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $300,000		$300,000 - $349,999		$350,000 - $399,999		$400,000 - $449,999		$450,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
July 2011	9	6.3	20	14.0	38	26.6	28	19.6	48	33.6	143	412,800	484,786
July 2010	14	8.9	17	10.8	50	31.8	33	21.0	43	27.4	157	397,900	427,303
Year-to-date 2011	70	8.5	142	17.2	204	24.7	159	19.3	250	30.3	825	399,800	485,238
Year-to-date 2010	69	9.2	100	13.3	185	24.6	153	20.4	244	32.5	751	405,900	450,199

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
July 2011

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant County													
July 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
July 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Year-to-date 2011	2	4.9	1	2.4	3	7.3	3	7.3	32	78.0	41	450,000	477,649
Year-to-date 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City													
July 2011	0	0.0	4	17.4	9	39.1	10	43.5	0	0.0	23	289,000	285,513
July 2010	0	0.0	0	0.0	6	60.0	1	10.0	3	30.0	10	289,900	328,799
Year-to-date 2011	3	2.7	23	20.5	37	33.0	35	31.3	14	12.5	112	289,900	294,198
Year-to-date 2010	5	6.0	18	21.4	26	31.0	22	26.2	13	15.5	84	284,995	286,771
Brantford CMA													
July 2011	0	0.0	4	17.4	9	39.1	10	43.5	0	0.0	23	289,000	285,513
July 2010	0	0.0	0	0.0	7	58.3	1	8.3	4	33.3	12	289,900	335,249
Year-to-date 2011	5	3.3	24	15.7	40	26.1	38	24.8	46	30.1	153	309,000	343,358
Year-to-date 2010	5	3.9	18	14.0	31	24.0	29	22.5	46	35.7	129	314,900	366,310

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units
July 2011

Submarket	July 2011	July 2010	% Change	YTD 2011	YTD 2010	% Change
Hamilton CMA	484,786	427,303	13.5	485,238	450,199	7.8
City of Hamilton	403,134	430,636	-6.4	401,807	429,573	-6.5
Former Hamilton City	401,994	388,968	3.3	385,529	382,199	0.9
Stoney Creek City	373,186	461,733	-19.2	433,819	412,726	5.1
Ancaster City	455,070	518,454	-12.2	397,244	542,016	-26.7
Dundas Town	--	--	n/a	502,742	508,455	-1.1
Flamborough	417,451	--	n/a	404,211	434,023	-6.9
Glanbrook	352,820	339,832	3.8	373,784	355,109	5.3
City of Burlington	851,352	482,270	76.5	841,145	578,485	45.4
Grimsby	450,209	374,765	20.1	399,063	372,336	7.2
Brantford CMA	285,513	335,249	-14.8	343,358	366,310	-6.3
Brant County	--	n/a	n/a	477,649	n/a	n/a
Brantford City	285,513	328,799	-13.2	294,198	286,771	2.6

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton
July 2011

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2010	January	714	59.7	1,173	1,548	1,641	71.5	288,397	9.0	299,527
	February	1,067	48.8	1,210	1,588	1,656	73.1	314,656	18.5	313,625
	March	1,365	36.2	1,168	2,095	1,679	69.6	313,372	19.1	314,276
	April	1,490	25.4	1,163	2,350	1,721	67.6	317,909	11.1	311,947
	May	1,406	6.8	1,088	2,180	1,710	63.6	315,647	6.2	304,238
	June	1,305	-16.3	999	1,881	1,612	62.0	314,189	5.7	305,493
	July	965	-26.8	870	1,470	1,492	58.3	309,293	4.3	307,188
	August	978	-10.3	966	1,455	1,541	62.7	299,812	2.9	302,319
	September	1,007	-13.3	1,009	1,779	1,677	60.2	316,556	3.9	311,234
	October	992	-12.2	1,071	1,544	1,749	61.2	305,872	3.2	315,660
	November	953	-6.3	1,072	1,542	1,914	56.0	310,492	0.0	309,989
	December	692	-5.6	1,144	768	1,809	63.2	324,590	13.6	341,516
2011	January	707	-1.0	1,149	1,734	1,817	63.2	325,732	12.9	336,891
	February	1,037	-2.8	1,153	1,794	1,837	62.8	331,741	5.4	330,897
	March	1,345	-1.5	1,138	2,217	1,720	66.2	326,453	4.2	331,737
	April	1,406	-5.6	1,154	2,171	1,749	66.0	339,573	6.8	328,931
	May	1,508	7.3	1,116	2,410	1,797	62.1	344,864	9.3	332,434
	June	1,522	16.6	1,191	2,232	1,896	62.8	339,828	8.2	334,490
	July	1,303	35.0	1,226	1,641	1,817	67.5	349,235	12.9	345,337
	August									
	September									
	October									
	November									
	December									
	Q2 2010	4,201	3.4		6,411			315,996	7.5	
	Q2 2011	4,436	5.6		6,813			341,459	8.1	
	YTD 2010	8,312	10.1		13,112			312,244	9.2	
	YTD 2011	8,828	6.2		14,199			337,920	8.2	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Brantford
July 2011

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2010	January	139	46.3	198	280	304	65.1	227,009	12.3	227,720
	February	180	52.5	186	280	290	64.1	229,626	11.6	242,347
	March	202	30.3	174	377	315	55.2	220,518	0.6	218,094
	April	231	32.0	177	373	292	60.6	234,024	11.0	231,132
	May	194	15.5	169	330	283	59.7	225,969	6.0	224,030
	June	199	-10.8	159	352	289	55.0	237,557	5.1	229,660
	July	172	-17.3	157	296	288	54.5	226,279	-3.9	220,843
	August	169	15.0	162	238	238	68.1	232,400	9.5	237,910
	September	167	-7.7	163	294	286	57.0	231,847	1.1	226,942
	October	144	-2.0	172	231	270	63.7	230,180	8.2	232,774
	November	165	-4.6	183	241	281	65.1	223,125	-2.1	220,212
	December	124	31.9	186	117	273	68.1	238,951	1.5	242,831
2011	January	100	-28.1	144	252	276	52.2	231,569	2.0	235,435
	February	149	-17.2	157	244	260	60.4	237,224	3.3	240,470
	March	154	-23.8	141	275	223	63.2	233,840	6.0	235,566
	April	148	-35.9	131	297	262	50.0	233,661	-0.2	229,419
	May	206	6.2	161	355	273	59.0	250,199	10.7	249,314
	June	218	9.5	169	330	282	59.9	233,083	-1.9	231,826
	July	189	9.9	178	328	306	58.2	226,885	0.3	220,921
	August									
	September									
	October									
	November									
	December									
	Q2 2010	624	10.2		1,055			232,647	6.9	
	Q2 2011	572	-8.3		982			239,397	2.9	
	YTD 2010	1,317	15.3		2,288			228,947	4.8	
	YTD 2011	1,164	-11.6		2,081			235,679	2.9	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Economic Indicators
July 2011

		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2010	January	610	3.60	5.49	102.0	114.5	374.1	8.8	67.5	827
	February	604	3.60	5.39	102.9	115.1	372.6	8.5	67.0	849
	March	631	3.60	5.85	102.7	115.3	372.0	7.9	66.3	868
	April	655	3.80	6.25	102.6	115.7	368.8	7.8	65.7	872
	May	639	3.70	5.99	103.2	116.2	367.6	8.0	65.5	856
	June	633	3.60	5.89	103.3	116.0	369.0	7.8	65.6	857
	July	627	3.50	5.79	103.0	117.0	371.4	7.8	65.9	860
	August	604	3.30	5.39	103.9	117.0	375.1	7.7	66.4	860
	September	604	3.30	5.39	103.8	117.1	376.3	7.6	66.5	860
	October	598	3.20	5.29	103.8	117.8	375.0	7.5	66.1	856
	November	607	3.35	5.44	104.2	118.0	375.3	6.8	65.6	853
	December	592	3.35	5.19	104.0	117.9	375.6	6.9	65.7	846
2011	January	592	3.35	5.19	103.8	117.8	378	6.6	65.9	841
	February	607	3.50	5.44	103.9	118.0	377.1	6.7	65.7	844
	March	601	3.50	5.34	103.9	119.4	377.2	6.0	65.1	853
	April	621	3.70	5.69	104.3	119.9	378.7	5.5	65.0	863
	May	616	3.70	5.59	104.2	120.9	380.4	5.4	65.2	868
	June	604	3.50	5.39	104.3	120.2	379.3	5.9	65.3	872
	July	604	3.50	5.39		120.5	378.0	6.4	65.4	861
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
July 2011

		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2010	January	610	3.60	5.49	105.4	114.5	69.5	9.8	72.1	780
	February	604	3.60	5.39	105.0	115.1	69.0	9.2	71.3	788
	March	631	3.60	5.85	105.3	115.3	67.9	9.6	70.4	804
	April	655	3.80	6.25	105.4	115.7	66.6	9.8	69.1	817
	May	639	3.70	5.99	106.0	116.2	65.8	10.0	68.4	813
	June	633	3.60	5.89	106.2	116.0	65.7	8.9	67.4	807
	July	627	3.50	5.79	106.1	117.0	66.2	8.2	67.4	788
	August	604	3.30	5.39	106.4	117.0	66.6	7.6	67.3	796
	September	604	3.30	5.39	106.4	117.1	67.3	7.6	67.9	794
	October	598	3.20	5.29	106.6	117.8	68.1	7.7	68.7	794
	November	607	3.35	5.44	107.0	118.0	68.5	8.3	69.6	785
	December	592	3.35	5.19	107.1	117.9	68.4	8.7	69.7	778
2011	January	592	3.35	5.19	107.4	117.8	68	9.2	69.9	786
	February	607	3.50	5.44	107.9	118.0	67.8	9.2	69.6	796
	March	601	3.50	5.34	108.1	119.4	67.8	9.2	69.5	811
	April	621	3.70	5.69	108.7	119.9	67.6	8.9	69.0	823
	May	616	3.70	5.59	109.4	120.9	68.4	8.4	69.4	830
	June	604	3.50	5.39	110.0	120.2	69.4	8.2	70.2	832
	July	604	3.50	5.39		120.5	70.4	8.6	71.4	827
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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